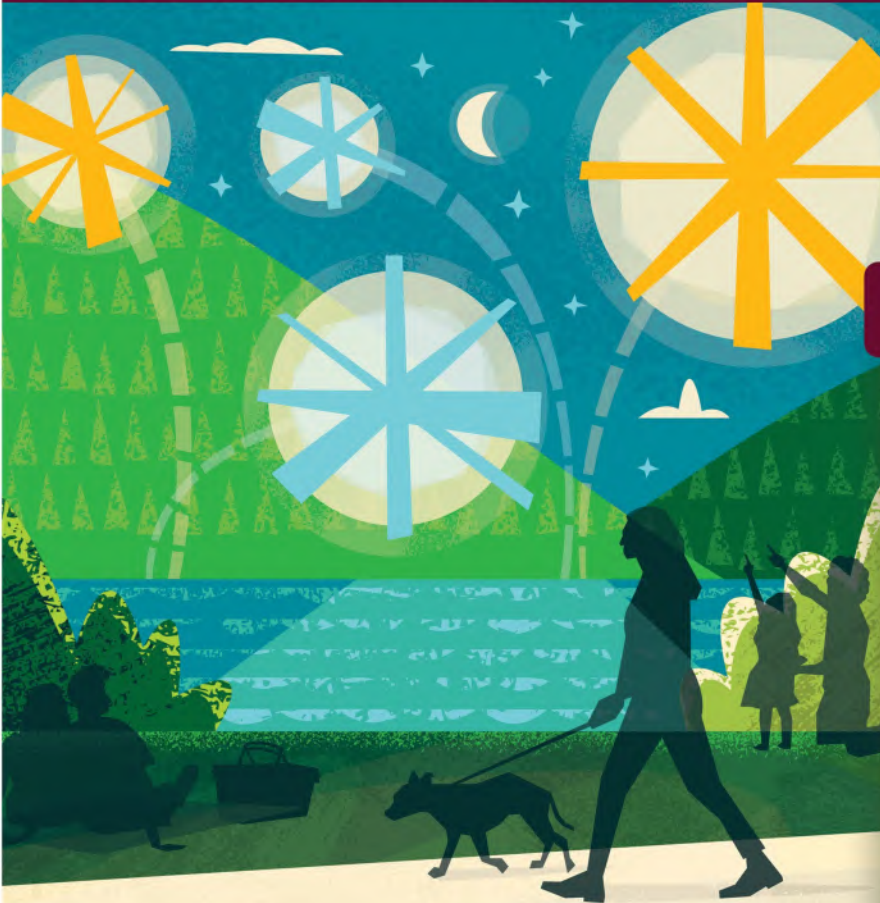


# GREATER CHAUTAQUA

Federal Credit Union

Autumn Newsletter 2023



INTERNATIONAL  
CREDIT UNION DAY  
CELEBRATING  
75 YEARS

## What's inside...

- Reward Checking Accounts
- Youth Membership Perks
- **Scholarship Program!**
- GCFCU Events & Community Support
- **—> Coloring Page Contest <—**
- **Member CA\$Hpreciation Month!**
- Dormant Account Policy
- What to do when you suspect fraud
- Privacy Policy

*And more!*

Find the 3 bats hidden within  
this newsletter for a chance to

**WIN \$100!**

Submit bat locations online or visit/call a  
GCFCU office by **Friday, October 27<sup>th</sup>**.



[www.GreaterCFCU.com](http://www.GreaterCFCU.com)



**Falconer**  
51 E Main St  
(716) 665-3799

**Dunkirk**  
57 Lakeshore Dr W  
(716) 366-8150

**Jamestown**  
501 W 5th St  
(716) 488-0910

**Mayville**  
41 S Erie St  
(716) 224-4201



# BUH-BYE BORING CHECKING. HELLO REWARDS!

Ask for  
**KASASA**

Free checking.  
Awesome rewards.  
Outstanding local service.

- ▶ Choose between **CASH BACK** or **HIGH INTEREST REWARDS!**
- ▶ Have your **ATM Fees** reimbursed!
- ▶ **No monthly fees!**



Just do a few simple things you're probably already doing...

- ✓ Have at least 12 debit card purchases
- ✓ Have at least 1 Direct Deposit, ACH Payment/Credit, or Mobile Deposit
- ✓ Go green with eStatements

**THIS OCTOBER**, bring your checking to GCFCU for your chance to **WIN up to \$100!**

Terms and conditions apply for Kasasa Rewards. Visit our site or call our offices for more information!

## Compare our Checking Accounts to see which is **BEST for YOU!!**

	<i>Most Popular</i>		
Best for...	High Interest Checking	Cash Back Checking	Simplified Checking
Account	Kasasa Cash <sup>®</sup>	Kasasa Cash Back <sup>®</sup>	Basic Checking
Monthly Fees	<i>No</i>	<i>No</i>	<i>No</i>
Rewards	High Interest earnings up to 2.25% APY* depending on balance	Earn 3.00% cash back on debit card purchases* - up to \$9 per month, \$108 per year!	No
Benefits	<ul style="list-style-type: none"> <li>• No minimum balance</li> <li>• Unlimited check writing</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum balance</li> <li>• Unlimited check writing</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum balance</li> <li>• Unlimited check writing</li> </ul>
Refunds on ATM Withdrawal Fees	Up to \$12 monthly*	Up to \$12 monthly*	No
Free Online & Mobile Banking Access?	<i>Yes!</i>	<i>Yes!</i>	<i>Yes!</i>
Free Debit Card?	<i>Yes!</i>	<i>Yes!</i>	<i>Yes!</i>
Links to High Interest Kasasa Saver?	<i>Yes!</i>	<i>Yes!</i>	No
Minimum Opening Deposit	\$25	\$25	\$25

\* APY = Annual Percentage Yield. APY's accurate as of 8-24-2023 and are subject to change without notice.

*Crow with us!*

Special Youth & Teen Accounts, Scholarship Program,  
Build your Credit, help Finance your Education, & more!

**Baby Membership** (Newborns - 1 year old) GCFCU deposits first \$5 into a Share (savings) Account to open the membership!

### Special Youth and Teen Accounts:

- **Share (savings) Account** *Your share that opens your GCFCU Membership*
- **Coverdell Education Savings Account** *Start saving for education expenses early*
- **Billy's Club / Teen Club** *Learn the value of saving and earn higher dividends*
- **Teen Checking** *Start learning the ropes of banking*
- **Teen Certificate** *Learn the value of long-term saving*

**THIS OCTOBER**, open a Youth Account  
for your chance to **WIN \$50!**

← <sup>3</sup>  
*\$50 Winners!*

Coverdell Education  
Savings Account (ESA)  
at Greater Chautauqua FCU!



A Coverdell ESA may be an easy way to start saving for a child's education expenses such as -

Tuition, fees, books, supplies, equipment,  
and in some cases, room and board!



GCFCU's Annual  
**SCHOLARSHIP PROGRAM**  
for graduating seniors!

Submit the 2024 Scholarship Application  
to compete in 3 Scholarship Programs:

- GCFCU
- NY State Level
- Jamestown Chapter Level

*Hurry!* Submit your application by  
**Friday, December 8th**  
for your chance to

**WIN \$100 CASH!**

# GCFCU Events and Community Support



## 2023 Youth Month

In April, we challenge our youth members to "Get Saving," "Get Reading" "Get Fit" and "Give Back" for a chance to WIN GREAT PRIZES!

**Congratulations Prize Winners!**

**\$50**

Spencer G.!  
New Youth Member  
Drawing

**\$75**

Mary I.!  
Adult Challenge



Julia I.!  
14' Trampoline

**Grand Prize  
Winners!**



Riley R.!  
Waldameer Summer  
Picnic Tickets

## Billy's Auction



Hudson L.!  
Amazon Kindle  
Fire 7



Charlee E!  
Kan Jam Disc  
Toss



Sydney W.!  
Kan Jam Splash  
Disc Toss



Leia A.!  
Movie & Science  
Kit Bundle



Sophia H.!  
2 Splash Lagoon  
Passes (Erie)



Chloe B.!  
2 Goat Fort Passes includes  
shoe rental & chalk (Warren)



Evelyn B.!  
Urban Air  
\$50 Gift Card (Buffalo)



Megan I.!  
Flying Squirrel  
\$50 Gift Card (Erie)



Christian S.!  
4 Buffalo Zoo  
Passes



Oona C.!  
4 Erie Zoo  
Passes



Jeffrey B.!  
2 Darien Lake  
Passes



Vance B.!  
2 Waldameer  
Passes



Zoey W.!  
4 Midway State  
Park Passes



Lucas A. &  
Gavin R.!  
4 Putt-A-Round  
Chautauqua Passes



Kyra V.!  
\$40 Lakewood Golf  
Center Gift Card



Evelyn B., Margot B.,  
Connor C., & Addison D.!  
Movie Theater Basket

## Congratulations, Youth SUMMER \$TASH Winners!

Week 1 Winner = Brayden B.!  
**\$25 CASH**

Week 2 Winner = Cameron P.!  
**\$25 CASH**

Week 3 Winner = Ethan K.!  
**\$25 CASH**

Week 4 Winner = Hunter E.!  
**\$25 CASH**

**GRAND PRIZE WINNER**  
Jack M.!

Summertime, Youth Members are encouraged to "Stash their Cash" while learning about saving and earning weekly prizes!



## Jamestown Tarp Skunks Community Buy Out Game

Annual St. Susan Drive, July 9th



We are excited to report the total funds we donated to the St. Susan Center was \$441 and over 200 pounds of canned goods!



Our Prize Wheel raised \$173 on the concourse PLUS... Jamestown Tarp Skunks graciously donated \$268 of their 50/50 funds! THANK YOU!

WE HOPE YOU ENJOYED WHAT YOU WON ON OUR PRIZE WHEEL and we will see you next year!



CASA OF CHAUTAUQUA CO., INC.



Thank you for your generous donations during the 2023 Pinwheels for Prevention Fundraiser. Together, we were able to donate **\$5,235** to **Court Appointed Special Advocates of Chautauqua County, Inc.!**

# GCFCU Events and Community Support

GCFCU is a proud Admiral Sponsor of the



## 5th Annual Chautauqua Lake Dragon Boat Festival

&

## Rubber Ducky Race

August 12<sup>th</sup>



*Thank you* to everyone who supported our biggest fundraiser of the year by purchasing Rubber Ducky Racer Ticket(s)!

**1,493 Duckys swam in Chautauqua Lake benefiting**

- Chautauqua Lake Association
- Jamestown Lakers Sled Hockey Team
- GCFCU's Toys for Kids Drive
- GCFCU's Blue Star Mothers Holiday Care Collection
- Chautauqua Lake Rowing Association
- TRC - Filling the Gap

*Congratulations* to all Cash and Prize Basket Winners including Brenda A, the 1<sup>st</sup> Place \$600 Ducky Racer Winner! Full list of winners posted online!

**Mark your Calendars - Saturday, August 10, 2024** for the 6th Annual Chq Lake Dragon Boat Festival and GCFCU's Rubber Ducky Race!



Thank you and congratulations to the Trinity Biotech and GCFCU staff! We came in 3rd place!  
**Jamestown YMCA's 35<sup>th</sup> Annual Battle of the Businesses** Sept. 9<sup>th</sup> - 16<sup>th</sup>

GCFCU proudly sponsors and participates in the Battle of the Businesses every year which promotes wellness, team-building, and friendly competition between local businesses. Once again, we joined forces with **Trinity Biotech**, participating in many fun, local events, such as softball, bowling, volleyball, curling, lip sync battle, axe throwing, a scavenger hunt, build-a-boat, and so much more!



**This November**, help GCFCU make a difference by bringing smiles to...



our Local Children by donating new Toys to  
 • GCFCU's Toys for Kids Collection



&

Service Men & Women overseas  
 • Blue Star Mothers Holiday Care Package Collection



More info - [www.GreaterCFCU.com](http://www.GreaterCFCU.com), under About Us, Community Events.

Collection boxes displayed until 12/8.

Proud Pro Sponsor of



Proud Platinum Sponsor

Proud annual sponsor of



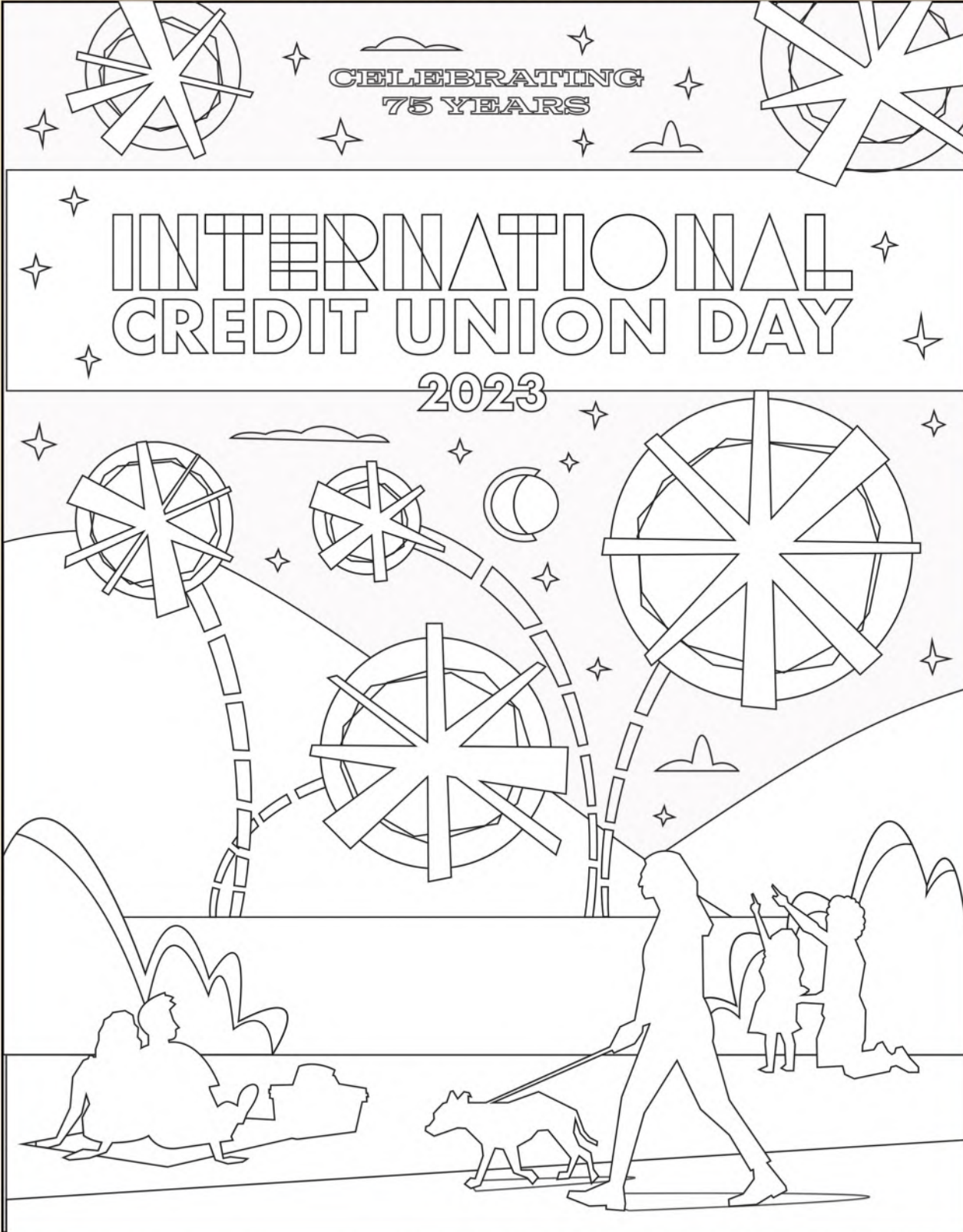
Visit the Credit Union building!

- Halloween Fun Fair 10-25-23
- Christmas in Whoville 12-13-23

# Coloring Contest

Pick up or print coloring pages for everyone in the family, limit 1 per person. Submit to a GCFCU location by **Friday, October 27th** for your chance to **WIN the prize for your age group!**

**Celebrate the global credit union movement** - International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world. Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. **In 2023, we mark this celebration's historic 75th anniversary.** This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating members the world over.



## Contest for ALL AGES!

**Toddler Prize**  
ages 3-7



Character LCD Tablet

**Elementary Prize**  
ages 8-12



Jumbo LCD Tablet

**Teen Prize**  
ages 13-17



Locker LCD Tablet

**Adult Prize**  
ages 18+



\$25 Shoptauqua Gift Card

Name \_\_\_\_\_ Age \_\_\_\_\_

Ways to Win

# during Member CA\$Hpreciation Month

October 1<sup>st</sup> - October 31<sup>st</sup>

INTERNATIONAL  
CREDIT UNION DAY  
is October 19, 2023!

To show our appreciation to YOU, our valued member, we are...

★ **Waiving ALL Coin Return Fees!** Bring your loose change to any of our GCFCU locations between now and Oct 31st and we will waive the fee!

★ Giving away over **\$2,500** in CA\$H Drawings! 

★ Random Prizes and Snacks throughout the month!



Play for a Chance  
to WIN up to...  
**\$150.00!**

“Like” our Facebook Page to play bingo every day in October!  
[www.facebook.com/GCFCU](http://www.facebook.com/GCFCU)

- Be the first person to bring in a standard bingo at any GCFCU branch to **instantly WIN \$50!**
- Keep playing for a standard bingo! Every bingo card turned in with an up, down or diagonal bingo will be entered into the **\$100 CASH DRAWING!**

Pick up your Bingo Booklet, available in all offices! Limit 1 booklet per member.

GCFCU will **never** ask for your account and/or financial information via Facebook. Beware of IMPOSTOR PROFILES who look identical to us.



**Refer a Member Drawing** You and the new member you referred will have a chance to **WIN CASH!**  
(Must be age 18 or older.) **1st Place = \$100! 2nd Place = \$83 CASH!**

**New Account Drawing** Open one of the following accounts for a chance to **WIN CASH!**  
**1st Place = \$100! 2nd Place = \$83 CASH!**

- Kasasa Reward Checking or Basic Checking
- Share Certificate (Including Lucky Savers!)
- Holiday Club or Vacation Club

**Going Green Drawing** Sign up for **E-Statements** for a chance to **WIN CASH!**  
**1st Place = \$100! 2nd Place = \$83 CASH!**

**Kasasa Reward Drawing** Meet the qualifying criteria for a chance to **WIN CASH!**  
**1st Place = \$150! 2nd Place = \$83 CASH!**

- Have at least 12 debit card purchases
- Go Green with E-Statements
- Have at least 1 Direct Deposit, ACH Payment/ Credit, or Mobile Deposit

**New Loan Drawing** Open a loan for a chance to **WIN CASH!** (Loan must be a minimum of \$1,500. Excludes refinances of existing GCFCU Loans.) **1st Place = \$250! 2nd Place = \$83 CASH!**

**3 Debit Card Drawings** The more you use your GCFCU debit card, the more you could **WIN CASH!**

- **\$100 Gold Tier** = 75+ purchases
- **\$50 Bronze Tier** = 25 - 49 purchases
- **\$83 Silver Tier** = 50 - 74 purchases

**Youth Member Drawing** Open any of the following for your chance to **WIN \$50!** (3 \$50 Winners!)

- Share Account (Opens New Membership!)
- Teen Certificate
- Credit Builder Loan
- Billy's Club / Teen Club
- Teen Checking (16+ with parent)

**Exclusive for October 16<sup>th</sup> - 20<sup>th</sup>**

**Member Appreciation Drawing** Receive 1 drawing slip during your visit for your chance to **WIN CASH!**  
(Limit 1 entry/day) **1st Place = \$100! 2nd Place = \$83 CASH!**

**Baked Goods & Refreshments** Stop in to say Hi and enjoy homemade treats prepared by our staff.

Look forward to the *Holidays...*

Let us help reduce your 2023 and 2024 Holiday Financial Stress!

Have a chance to **WIN up to \$100** during **Member CASHpreciation Month** when you open a Club Account, Lucky Saver Certificate or a Checking Account!

## Holiday Club Accounts

Your saved balance will be transferred to your share account on Election Day!

Set up a weekly, biweekly or monthly transfer to your Holiday Club Account or make your own deposits when it's convenient for you.

Prepare for 2024 by opening yours TODAY!

Open a 12 mo. **LUCKY SAVERS**, only \$25!  
For every \$25 balance increase, you receive 1 drawing entry (max. 10 entries per month) for a chance to **WIN CASH in 3 drawings:**

- \$50 in GCFCU's Monthly Drawing
- Up to \$100 in the Central Monthly Drawing
- Up to \$5,000 in the Central Quarterly Drawing!



Your Lucky Saver Certificate funds will be available to you in 12 months... just in time for the Holidays!

See the Winners List & more info under 'Accounts' at [www.GreaterCFCU.com](http://www.GreaterCFCU.com)

## Best rates around!

Rates effective as of 9-22-2023.  
Advertised Rates are based on lowest term.

New Autos 2 years or newer  
as low as 5.65%<sup>1</sup>

Used Autos 3 years or older  
as low as 5.95%<sup>1</sup>

Recreational Vehicles  
as low as 6.95%<sup>1</sup>

Home Equity 1<sup>st</sup> Mortgage  
as low as 5.35%<sup>1</sup>

Home Equity 2<sup>nd</sup> Mortgage  
as low as 5.75%<sup>1</sup>

Preferred Choice Home Equity  
(no fees or closing cost)  
as low as 5.95%<sup>1</sup>

AND, MORE!

## Holiday Loan Special

borrow up to **\$1,800!**

as low as  
**6.95% APR\*!²**



Have a chance to **WIN up to \$250** during **Member CASHpreciation Month!**

\*APR = Annual Percentage Rate. Must be a GCFCU member in good standing. <sup>1</sup>Rates and terms are based on credit score. Rates are effective as of 9-22-2023 and may change without notice <sup>2</sup>Maximum Holiday Loan is \$1,800 with a term of 12 months and ends December 31, 2023.



## Recognize a phishing scam -

Scammers know how valuable your personal and financial information is — and they'll do or say almost anything to get it.

### Keep your info safe from scammers:

- **Don't give your info to anyone who contacts you out of the blue.** Honest organizations won't call, email, or text to ask for your info.
- **Don't click on any links.** If you get an email or text from a company you know, don't call a number they gave you or the number from your caller ID.
- **Update your security software.**

## Signs of an online dating scam



Professes love quickly.  
Claims to be overseas for business or military service.



Asks for money, and lures you off the dating site.



Claims to need money — for emergencies, hospital bills, or travel.  
Plans to visit, but can't because of an emergency.

FEDERAL TRADE COMMISSION • [ftc.gov/imposters](http://ftc.gov/imposters) • [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov)

Online quizzes might ask for answers to your security questions.

**Stop the phishers.  
Don't share.**

**ReportFraud.ftc.gov**



## What to do if you were SCAMMED...

- If You Paid a Scammer
- If You Gave a Scammer Your Personal Information
- If a Scammer Has Access to Your Computer or Phone

Contact the Credit Union and visit the full article for steps to take:

<https://consumer.ftc.gov/articles/what-do-if-you-were-scammed>

## How To Avoid a Scam

**Block unwanted calls and text messages.** Take steps to block unwanted calls and to filter unwanted text messages.

**Don't give your personal or financial information** in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal info, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, **it's still best not to click on any links.** Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

**Resist the pressure to act immediately.** Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

**Know how scammers tell you to pay.** Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.

**Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).

## Upcoming Events & Holiday Hours

**October** is Member CA\$Hpreciation Month!

**Columbus Day** Oct. 9 **CLOSED**

**November** - Scholarship Packets available!

**Nov. Office Collections** - GCFCU's Toys for Kids  
Blue Star Mothers Holiday Care Package Collection

**Veterans' Day** Nov. 10 **Close at 1pm**

**Thanksgiving** Nov. 23 **CLOSED** | Nov. 24 **Close at 1pm**

**Christmas** Dec. 25 **CLOSED**

**New Years Day** Jan 1 **CLOSED**

**January** - Sign & Win Superbowl Pool!

# Important Member Communications

## Dormant Accounts

NYS Abandoned Property Law requires Financial Institutions to monitor inactive accounts, file annual reports regarding abandoned property and surrender funds remaining in any account that has reached three years of inactivity.

In order to comply with this law, GCFCU must monitor inactive accounts on an ongoing basis. Due to the time and cost involved in the continual monitoring and tracking of these accounts, **GCFCU has a policy that states if any account has been inactive for more than 12 months, a \$5.00 fee will be charged monthly until the account is closed out or reactivated with a deposit, withdrawal or transfer.**



### How can you avoid a Dormant Account fee??

1. Close or consolidate any accounts that you don't need or that you rarely utilize.
2. Make a deposit, withdrawal or perform a transfer at least once per 12 months.

## Privacy Policy

Greater Chautauqua FCU is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (716) 665-3799.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that either provide us services or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### Information we collect and disclose about you

We collect and may disclose nonpublic personal information about you from the following sources:

- 1) Information we receive from you on membership and loan applications and other forms;
- 2) Information about your transactions with us or others;
- 3) Information we receive from a consumer reporting agency;
- 4) Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
- 5) We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.



If you terminate your membership with Greater Chautauqua FCU we will not share information we have collected about you, except as permitted or required by law.

### How we protect your information

We restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data. Our Office Staff, Board of Directors, and Supervisory Committee are all trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic information.